

**Town of Clarksburg
Group Life and AD&D Options
July 1, 2026**

Basic Life and AD&D	Current	
Name of Carrier	Colonial	Standard
Eligibility	Active and Retirees	Active and Retirees
Life Insurance Benefit Schedule		
All Full Time Employees	\$10,000	\$10,000
Retirees	\$10,000	\$2,000
AD&D	Included	For Active Only
Contribution	50%	50%
Age Reduction Schedule	None	None
Waiver of Premium	To Age 55	To Age 55
Conversion	Included	Included
Rates		
Life Rates per \$1,000 (Active)	\$0.406	\$1.237
Life Rates per \$1,000 (Retiree)	\$0.204	\$1.237
AD&D Rates per \$1,000	\$0.030	\$0.030
Estimated Life Volume (Census)	\$363,500	\$360,000
Estimated AD&D Volume (Census)	\$220,000	\$88,000
Estimated Monthly Premium (Census)	\$154.18	\$447.96
Estimated Annual Premium (Census)	\$1,850.17	\$5,375.52
Rate Guarantee	2 Years	2 Years

*Volume used from the census provided.

**Town of Clarksburg
Voluntary Life Options
July 1, 2026**

Voluntary Life Plan Info	Option 1
Name of Carrier	Standard
Employer Contribution	Voluntary
Participation Requirements	Greater of 21% or 10 Enrolled
Rate Guarantee	3 Years
Employee Life Insurance Benefit	
All Full Time Employees	Up to \$300,000
AD&D Insurance Benefit	100% of Life Election
Guaranteed Issue	\$150,000
Dependent Coverage	
Spouse Benefit	Up to \$150,000
Spouse Guaranteed Issue	\$10,000
Child Benefit	Up to \$10,000
Child Guaranteed Issue	\$10,000
Plan Provisions	
Accelerated Death Benefit	80%
Portability	Included
Conversion	Included
Age Reductions	35% @ 65; 50% @ 70; 65% @ 75
Premiums	Uni-Tobacco / Attain Age
Age Bracket	Rates
0-24	\$0.068
25-29	\$0.072
30-34	\$0.093
35-39	\$0.112
40-44	\$0.177
45-49	\$0.275
50-54	\$0.430
55-59	\$0.680
60-64	\$0.781
65-69	\$1.090
70+	\$3.405
AD&D	\$0.025

**Town of Clarksburg
Critical Illness Options
July 1, 2026**

Critical Illness Plan Info	Option 1
Name of Carrier	Colonial
Employer Contribution	Voluntary
Participation Requirements	None
Pre-Existing	None
Rate Guarantee	3 Years
Employee Benefit	
Increments	\$5,000
Maximum	\$50,000
Guaranteed Issue	\$35,000
Amounts of Coverage	
Heart Attack	100%
Stroke	100%
Invasive Cancer	100%
Carcinoma In Situ	25%
Coronary Artery Bypass Surgery	25%
Skin Cancer	\$400
Alzheimer's Disease	100%
Multiple Sclerosis	100%
ALS	100%
Parkinson's Disease	100%
Wellness Benefit	\$50 per insured per year
Premiums	
Age Bracket	Per \$1,000 / Non-Tobacco / Issue Age
0-24	\$0.650
25-29	\$0.790
30-34	\$0.930
35-39	\$1.250
40-44	\$1.570
45-49	\$2.100
50-54	\$2.620
55-59	\$3.340
60-64	\$4.430
65-69	\$5.360
70+	\$5.360

**Town of Clarksburg
Accident Options
July 1, 2026**

Accident Plan Info	Option 1	Option 2
Name of Carrier	Colonial - MIIA Offer	Colonial - MIIA Offer
Employer Contribution	Voluntary	Voluntary
Participation Requirements	None	None
Coverage Type	24 Hour	24 Hour
Pre-Existing	None	None
Rate Guarantee	3 Years	3 Years
Benefits	Basic	Preferred
Ambulance (Land/Air)	\$200/\$1,000	\$300/\$1,500
Dislocations	Up to \$4,000	Up to \$6,000
Fractures	Up to \$4,500	Up to \$7,500
Burn	Up to \$12,000	Up to \$15,000
Coma	\$7,500	\$10,000
Concussion	\$275	\$375
Accidental Death	\$25,000	\$50,000
Wellness Benefit	\$50 per insured per year	\$100 per insured per year
Rates		
Employee:	\$7.37	\$12.65
Employee & Spouse:	\$11.20	\$20.54
Employee & Child:	\$14.55	\$25.52
Employee & Family	\$18.51	\$33.57

**Town of Clarksburg
Hospital Indemnity Options
July 1, 2026**

Hospital Indemnity Plan Information	Option 1	Option 2
Name of Carrier	Colonial - MIIA Offer	Colonial - MIIA Offer
Employer Contribution	Voluntary	Voluntary
Participation Requirements	None	None
Pre-Existing	None	None
HSA Compatible	Yes	Yes
Guarantee Issue	Yes	Yes
Rate Guarantee	3 Years	3 Years
Benefits	Plan 1	Plan 3 (included additional benefits such as outpatient surgical, diagnostic procedures, and ER visit)
Hospital Admission	\$1,000 - 1 time per Year	\$1,000 - 1 time per Year
Hospital Confinement (per day)	\$500 - Up to 10 Days	\$500 - Up to 10 Days
Wellness Benefit	\$50 per Insured per Year	\$50 per Insured per Year
Rates		
Employee:	\$11.06	\$21.74
Employee & Spouse:	\$21.34	\$42.71
Employee & Child:	\$14.46	\$32.50
Employee & Family	\$24.72	\$53.46

Town of Clarksburg
Voluntary Short-Term Disability Options
July 1, 2026

Voluntary STD Benefit Info	Option 1	Option 2
Name of Carrier	Colonial - Individual	Colonial - Individual
Employer Contribution	Voluntary	Voluntary
Participation Requirements	None	None
Rate Guarantee	3 Years	3 Years
Type of Disability	Off Job	Off Job
Benefit Taxable or Tax Free	Tax Free	Tax Free
Employee Benefit	MIIA Offer	MIIA Offer
STD Monthly Amount	60% to \$6,500 (\$4,000 GI)	60% to \$6,500 (\$4,000 GI)
Elimination Period	7/7 Days	14/14 Days
Benefit Duration	3 Months	6 Months
Pre-Existing	12/12 Months	12/12 Months
Premiums	Per \$100 Monthly Benefit	Per \$100 Monthly Benefit
Age Bracket	Rate	Rate
0-24	\$2.710	\$3.430
25-29	\$2.710	\$3.430
30-34	\$2.710	\$3.430
35-39	\$2.710	\$3.430
40-44	\$2.710	\$3.430
45-49	\$2.710	\$3.430
50-54	\$3.100	\$4.460
55-59	\$3.100	\$4.460
60-64	\$3.100	\$4.460
65-69	\$3.100	\$4.460
70+	\$3.100	\$4.460

**Town of Clarksburg
Whole Life Options
July 1, 2026**

Additional Life Insurance	Option 1
Name of Carrier	Colonial
Product	Whole Life
Group/Individual	Individual
Minimum Participation	N/A
Eligibility	Eligible employees ages 18-100
Life Insurance Maximum	\$500,000
Guarantee Issue Life Insurance Maximum	18-50: \$200,000 / 51-79: \$75,000
Guaranteed Issue Buy Ups	Yes, to age 50
Cash Value	Yes
Accelerated Death Benefit for Term Illness	Included
Waiver of Premium for Disability	Included, with Rider
Portable	Yes
Sample of \$50,000 Life Benefit	Non-Tobacco
30 years old	\$62.58
40 years old	\$99.41
50 years old	\$162.24
60 years old	\$288.74
	This quote is inclusive of CC Rider.